

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

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Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X**

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Bryant, Major L & Willis-Bryant, Sharon D**

Printed Name(s) of Debtor(s)

**X /s/ Major L Bryant**

Signature of Debtor

**12/04/2008**

Date

Case No. (if known) \_\_\_\_\_

**X /s/ Sharon D Willis-Bryant**

Signature of Joint Debtor (if any)

**12/04/2008**

Date

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Bryant, Major L</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Willis-Bryant, Sharon D</b>																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>7264</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>1475</b>																					
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>226 High Ridge Rd Hillside, IL</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>226 High Ridge Rd Hillside, IL</b>																					
ZIPCODE <b>60162-1619</b>		ZIPCODE <b>60162-1619</b>																					
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business: <b>Cook</b>																					
Mailing Address of Debtor (if different from street address) <b>4438 S Prescott Apt 4c Lyons, IL</b>		Mailing Address of Joint Debtor (if different from street address): <b>4438 S Prescott Apt 4c Lyons, IL</b>																					
ZIPCODE <b>60534</b>		ZIPCODE <b>60534</b>																					
Location of Principal Assets of Business Debtor (if different from street address above):																							
ZIPCODE																							
<p><b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check <b>one</b> box.)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <p><b>Tax-Exempt Entity</b> (Check box, if applicable.)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input checked="" type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <p><b>Nature of Debts</b> (Check <b>one</b> box.)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>																					
<p><b>Filing Fee</b> (Check <b>one</b> box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>		<p><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><b>Check if:</b></p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.</p> <p><b>Check all applicable boxes:</b></p> <p><input type="checkbox"/> A plan is being filed with this petition</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>																					
<p><b>Statistical/Administrative Information</b></p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>			<p>THIS SPACE IS FOR COURT USE ONLY</p>																				
<p>Estimated Number of Creditors</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>Over 100,000</td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
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<p>Estimated Assets</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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<p>Estimated Liabilities</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>ND Of IL (Husband) Ch 7 - Discharged</b>	Case Number: <b>05-54035</b>	Date Filed: <b>10/14/2005</b>
Location Where Filed: <b>ND Of IL (Wife) Ch 7 - Discharged</b>	Case Number: <b>03-43654</b>	Date Filed: <b>10/24/2003</b>
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)		
I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.		
<input checked="" type="checkbox"/> <i>/s/ Nicolette Robovsky</i>		<b>12/04/08</b>
		Signature of Attorney for Debtor(s)
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
_____ (Name of landlord or lessor that obtained judgment)		
_____ (Address of landlord or lessor)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Bryant, Major L & Willis-Bryant, Sharon D****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Major L Bryant**

Signature of Debtor

**Major L Bryant****X /s/ Sharon D Willis-Bryant**

Signature of Joint Debtor

**Sharon D Willis-Bryant**

Telephone Number (If not represented by attorney)

**December 4, 2008**

Date

**Signature of Attorney\*****X /s/ Nicolette Robovsky**

Signature of Attorney for Debtor(s)

**Nicolette Robovsky 6278336**  
**Gleason & Gleason**  
**77 W Washington, Ste 1218**  
**Chicago, IL 60602**  
**(312) 578-9530 Fax: (312) 578-9524**

**December 4, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

IN RE:

Bryant, Major L

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Major L Bryant

Date: December 4, 2008

IN RE:

Willis-Bryant, Sharon D

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Sharon D Willis-Bryant

Date: December 4, 2008

IN RE:

Case No. \_\_\_\_\_

Bryant, Major L & Willis-Bryant, Sharon D

Chapter 13

Debtor(s)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 40,050.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 58,976.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 700.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 20,847.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,192.09
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,826.09
TOTAL		19	\$ 40,050.00	\$ 80,523.00	

IN RE:

Case No. \_\_\_\_\_

Bryant, Major L & Willis-Bryant, Sharon D

Chapter 13

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>700.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>700.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>4,192.09</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>2,826.09</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>6,075.81</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ <b>23,976.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>700.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ <b>0.00</b>
4. Total from Schedule F	\$ <b>20,847.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ <b>44,823.00</b>

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>None</b>				
				<b>TOTAL</b> <b>0.00</b>

(Report also on Summary of Schedules)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>Cash on Hand</b>		<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account with Bank of America</b>	<b>H</b>	<b>100.00</b>
		<b>Savings Account with Oak Trust Credit Union</b>	<b>J</b>	<b>100.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Security Deposit w/ Landlord - \$783 - No value to the Debtor</b>		<b>0.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.	X	<b>Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.</b>		<b>3,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles</b>		<b>250.00</b>
6. Wearing apparel.		<b>Used Clothing</b>		<b>250.00</b>
7. Furs and jewelry.		<b>Misc Costume Jewelry</b>		<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Term life thru work - no cash value</b>	<b>W</b>	<b>0.00</b>
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401(k) with current employer - 100% Exempt</b>	<b>W</b>	<b>1,100.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Dodge Durango</b>	J	<b>17,500.00</b>
		<b>2006 Dodge Durango</b>	J	<b>17,500.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	X X X X			

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Checking account with Bank of America	735 ILCS 5 §12-1001(b)	100.00	100.00
Savings Account with Oak Trust Credit Union	735 ILCS 5 §12-1001(b)	100.00	100.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	3,000.00	3,000.00
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles	735 ILCS 5 §12-1001(a)	250.00	250.00
Used Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	200.00	200.00
401(k) with current employer - 100% Exempt	735 ILCS 5 §12-1006(a)	1,100.00	1,100.00
2006 Dodge Durango	735 ILCS 5 §12-1001(c)	2,400.00	17,500.00
2006 Dodge Durango	735 ILCS 5 §12-1001(c)	2,400.00	17,500.00

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>1002915493</b> <b>Chrysler Financial</b> <b>999 Oakmont Plaza Dr</b> <b>Westmont, IL 60559-5563</b>	H	<b>Installment account opened 3/07. PMSI in 2006 Dodge Durango</b>  <b>VALUE \$ 17,500.00</b>				<b>33,422.00</b>	<b>15,922.00</b>
ACCOUNT NO. <b>50000200664751</b> <b>Hsbc Auto</b> <b>6602 Convoy Ct</b> <b>San Diego, CA 92111-1009</b>	J	<b>Installment account opened 7/07. PMSI in 2006 Dodge Durango</b>  <b>VALUE \$ 17,500.00</b>				<b>25,554.00</b>	<b>8,054.00</b>
ACCOUNT NO.							
ACCOUNT NO.							
Subtotal (Total of this page)						<b>\$ 58,976.00</b>	<b>\$ 23,976.00</b>
Total (Use only on last page)						<b>\$ 58,976.00</b>	<b>\$ 23,976.00</b>

**0** continuation sheets attached

Subtotal  
(Total of this page)

Total  
(Use only on last page)

**\$ 58,976.00** **\$ 23,976.00**

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)****Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Illinois Department Of Revenue Bankruptcy Section Lvl 7-425 100 W Randolph St Chicago, IL 60601-3218</b>	J	<b>2007 income tax debt</b>				<b>700.00</b>	<b>700.00</b>	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Totals of this page)

\$

**700.00**\$ **700.00**

\$

Total  
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

**700.00**Total  
(Use only on last page of the completed Schedule E. If applicable,  
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$

**700.00**

\$

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Americash Loan 880 Lee St Ste 302 Des Plaines, IL 60016-6487</b>	J	loan				<b>200.00</b>
ACCOUNT NO. <b>Americash Loan 1117 S 1st Ave Maywood, IL 60153-2311</b>		Assignee or other notification for: <b>Americash Loan</b>				
ACCOUNT NO. <b>33508770</b> <b>Asset Acceptance Llc For Cottonwood Financial PO Box 2036 Warren, MI 48090-2036</b>	H	Open account opened 6/07				<b>172.00</b>
ACCOUNT NO. <b>Cottonwood Financial</b>		Assignee or other notification for: <b>Asset Acceptance Llc</b>				
<b>6 continuation sheets attached</b>			Subtotal (Total of this page)	\$	<b>372.00</b>	
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			Total	\$		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>78854850</b>  <b>Bay Area Credit Servic</b> <b>2860 Zanker Rd</b> <b>San Jose, CA 95134-2115</b>	W	<b>Open account opened 8/08</b>			<b>53.00</b>
ACCOUNT NO.  <b>At&amp;T</b> <b>PO Box 8100</b> <b>Aurora, IL 60507-8100</b>		<b>Assignee or other notification for:</b> <b>Bay Area Credit Servic</b>			
ACCOUNT NO. <b>517805722701</b>  <b>Capital One</b> <b>PO Box 85015</b> <b>Richmond, VA 23285-5015</b>	J	<b>Revolving account opened 11/06</b>			<b>1,417.00</b>
ACCOUNT NO.  <b>TSYS Debt Management</b> <b>PO Box 5155</b> <b>Norcross, GA 30091-5155</b>		<b>Assignee or other notification for:</b> <b>Capital One</b>			
ACCOUNT NO. <b>400344700039</b>  <b>Capital One</b> <b>PO Box 85015</b> <b>Richmond, VA 23285-5015</b>	W	<b>Revolving account opened 2/08</b>			<b>849.00</b>
ACCOUNT NO.  <b>Charter One</b> <b>Citizens Financial Group</b> <b>1 Citizens Plz Ste 1</b> <b>Providence, RI 02903-1345</b>	J	<b>bank fees</b>			<b>99.00</b>
ACCOUNT NO.  <b>Chicago Prostate Center</b> <b>815 Pasquinelli Dr</b> <b>Westmont, IL 60559-1276</b>	J	<b>Medical or Dental Bill</b>			<b>150.00</b>
Sheet no. <u>1</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>2,568.00</b>	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.	J	<b>parking tickets</b>			1,000.00
<b>City Of Chicago Bureau Of Parking Dept Of Revenue 121 N Lasalle St Rm 1007A Chicago, IL 60602-1202</b>		<b>Assignee or other notification for: City Of Chicago Bureau Of Parking</b>			
ACCOUNT NO.		<b>Assignee or other notification for: City Of Chicago Bureau Of Parking</b>			
<b>Arnold Scott Harris, PC 600 W Jackson Blvd Ste 720 Chicago, IL 60661-5683</b>					
ACCOUNT NO.		<b>Assignee or other notification for: City Of Chicago Bureau Of Parking</b>			
<b>Linebarger, Goggan, Blair, &amp; Sampson LLP Attorneys At Law PO Box 6152 Chicago, IL 60606-0152</b>					
ACCOUNT NO. 1445375913	W	<b>Open account opened 1/08</b>			160.00
<b>Credit Protection Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240-6837</b>					
ACCOUNT NO.		<b>Assignee or other notification for: Credit Protection Asso</b>			
<b>Comcast Attn: Bankruptcy 1500 Market St Philadelphia, PA 19102-2100</b>					
ACCOUNT NO.	H	<b>Medical or Dental Bill</b>			
<b>Good Samaritan Hospital 3815 Highland Ave Downers Grove, IL 60515-1500</b>					5,000.00
ACCOUNT NO. 12200404	H	<b>Open account opened 12/07</b>			208.00
<b>Harris &amp; Harris 600 W Jackson Blvd Ste 400 Chicago, IL 60661-5675</b>					
Sheet no. <u>2</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>6,368.00</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Bethany Medical Center 5219 N Harlem Ave Chicago, IL 60656-1803</b>		<b>Assignee or other notification for: Harris &amp; Harris</b>			
ACCOUNT NO. <b>8316577</b> <b>Harvard Collection For Com Ed 4839 N Elston Ave Chicago, IL 60630-2534</b>	H	<b>Notice only. Discharged in husband's prior Ch 7. Account opened 5/04</b>			<b>0.00</b>
ACCOUNT NO. <b>512025501669</b> <b>Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253</b>	H	<b>Revolving account opened 10/07</b>			<b>563.00</b>
ACCOUNT NO. <b>515598000065</b> <b>Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253</b>	J	<b>Revolving account opened 11/07</b>			<b>461.00</b>
ACCOUNT NO. <b>2112110100002854</b> <b>Hsbc/carsn</b>	W	<b>Revolving account opened 4/07</b>			<b>97.00</b>
ACCOUNT NO. <b>Illinois Tollway Authority Violations PO Box 5201 Lisle, IL 60532-5201</b>	J	<b>tolls</b>			<b>67.00</b>
ACCOUNT NO. <b>Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326</b>	H	<b>income tax debt 1995 - 2000</b>			<b>9,000.00</b>
Sheet no. <b>3</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<b>\$ 10,188.00</b>
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
					<b>\$</b>

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.					
<b>Loan Shop Online</b> <b>Attn: Privacy Compliance Officer</b> <b>2207 Concord Pike # 505</b> <b>Wilmington, DE 19803</b>	J	<b>loan</b>			<b>190.00</b>
ACCOUNT NO.					
<b>M1Y Direct</b> <b>PO Box 881574</b> <b>Los Angeles, CA 90009-3004</b>	J	<b>loan</b>			<b>150.00</b>
ACCOUNT NO. <b>6028904, 6130817</b>		<b>W Open account opened 1/06</b>			<b>300.00</b>
<b>Mrsi</b> <b>2250 E Devon Ave Ste 352</b> <b>Des Plaines, IL 60018-4511</b>		<b>Assignee or other notification for: Mrsi</b>			
ACCOUNT NO.					
<b>Good Samaritan Hospital</b> <b>3815 Highland Ave</b> <b>Downers Grove, IL 60515-1500</b>		<b>W Open account opened 7/06</b>			<b>183.00</b>
ACCOUNT NO.					
<b>Check N Go Online</b> <b>515 Financial Way</b> <b>Mason, OH 45040</b>		<b>Assignee or other notification for: National Credit Adjust</b>			
ACCOUNT NO. <b>24772160458</b>	J	<b>Notice only. Discharged in prior Ch 7. Acct opened 12/02</b>			<b>0.00</b>
Sheet no. <b>4</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		\$ <b>823.00</b>
			Total		\$
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.					
<b>Payday Loan Store 3908 Harlem Ave Lyons, IL 60534-1208</b>	J	<b>loan</b>			<b>150.00</b>
ACCOUNT NO. <b>6179836</b>		<b>Open account opened 9/06</b>			<b>31.00</b>
<b>Professnl Acct Mgmt In 633 W Wisconsin Ave Milwaukee, WI 53203-1918</b>	H	<b>Assignee or other notification for: Professnl Acct Mgmt In</b>			
ACCOUNT NO.		<b>Assignee or other notification for: Professnl Acct Mgmt In</b>			
<b>Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595</b>					
ACCOUNT NO.		<b>Assignee or other notification for: Professnl Acct Mgmt In</b>			
<b>TCF Bank 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486</b>					
ACCOUNT NO.		<b>Assignee or other notification for: Professnl Acct Mgmt In</b>			
<b>Telecheck 5251 Westheimer Rd Houston, TX 77056-5412</b>					
ACCOUNT NO. <b>8261720</b>		<b>Open account opened 11/07</b>			<b>197.00</b>
<b>State Collection Servi For Advocate Health Hospital 2509 S Stoughton Rd Madison, WI 53716-3314</b>	H				
ACCOUNT NO.		<b>notice only. discharged in prior Ch 7.</b>			
<b>T Mobile Attn Bankruptcy PO Box 742596 Cincinnati, OH 45274-2596</b>	J				
Sheet no. <b>5</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>378.00</b>	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>Westbury/ Loan Shop 73 Greentree Dr # 513 Dover, DE 19904-7646</b>	J	loan			150.00
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
Sheet no. <u>6</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$	<b>150.00</b>
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	<b>20,847.00</b>

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Dependent</b>	AGE(S): <b>2</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation <b>Manager/ Field Supervisor</b>	<b>IT Specialist/ Support Analyst</b>	
Name of Employer <b>Securitas Security Services USA</b>	<b>Ace Hardware</b>	
How long employed <b>12 years</b>	<b>9 years and 6 months</b>	
Address of Employer <b>111 Barclay Blvd Ste 320 Lincolnshire, IL 60069-3610</b>	<b>2200 Kensington Ct Oak Brook, IL 60523-2103</b>	

**INCOME:** (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	DEBTOR	SPOUSE
\$ <b>2,772.53</b>	\$ <b>3,303.28</b>	
\$ _____	\$ _____	

**3. SUBTOTAL**

4. LESS PAYROLL DEDUCTIONS	DEBTOR	SPOUSE
a. Payroll taxes and Social Security	\$ <b>474.20</b>	\$ <b>692.94</b>
b. Insurance	\$ <b>231.92</b>	\$ <b>281.50</b>
c. Union dues	\$ _____	\$ _____
d. Other (specify) <b>Car/Home Ins</b>	\$ _____	\$ <b>203.16</b>
	\$ _____	\$ _____

<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ <b>706.12</b>	\$ <b>1,177.60</b>
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<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ <b>2,066.41</b>	\$ <b>2,125.68</b>
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7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
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8. Income from real property	\$ _____	\$ _____
------------------------------	----------	----------

9. Interest and dividends	\$ _____	\$ _____
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
--	----------	----------

11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
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12. Pension or retirement income	\$ _____	\$ _____
----------------------------------	----------	----------

13. Other monthly income (Specify) _____	\$ _____	\$ _____
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	\$ _____	\$ _____
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**14. SUBTOTAL OF LINES 7 THROUGH 13**

\$ _____	\$ _____
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**15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)

\$ <b>2,066.41</b>	\$ <b>2,125.68</b>
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**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ <b>4,192.09</b>
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>783.00</u>
a. Are real estate taxes included? Yes <u>      </u> No <u>✓</u>	
b. Is property insurance included? Yes <u>      </u> No <u>✓</u>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>123.09</u>
b. Water and sewer	\$ <u>          </u>
c. Telephone	\$ <u>          </u>
d. Other <u>Cell Phones</u>	\$ <u>150.00</u>
<u>Cable And Internet</u>	\$ <u>120.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>          </u>
4. Food	\$ <u>450.00</u>
5. Clothing	\$ <u>100.00</u>
6. Laundry and dry cleaning	\$ <u>50.00</u>
7. Medical and dental expenses	\$ <u>100.00</u>
8. Transportation (not including car payments)	\$ <u>330.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>50.00</u>
10. Charitable contributions	\$ <u>          </u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>          </u>
b. Life	\$ <u>          </u>
c. Health	\$ <u>          </u>
d. Auto	\$ <u>          </u>
e. Other <u>          </u>	\$ <u>          </u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>                                  </u>	\$ <u>          </u>
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>          </u>
b. Other <u>          </u>	\$ <u>          </u>
14. Alimony, maintenance, and support paid to others	\$ <u>          </u>
15. Payments for support of additional dependents not living at your home	\$ <u>          </u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>          </u>
17. Other <u>Child Care</u>	\$ <u>500.00</u>
<u>Personal Care And Grooming</u>	\$ <u>30.00</u>
<u>Vehicle Care And Maintenance</u>	\$ <u>40.00</u>

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **2,826.09**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**None**

None

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 4,192.09
b. Average monthly expenses from Line 18 above	\$ 2,826.09
c. Monthly net income (a. minus b.)	\$ 1,366.00

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: December 4, 2008Signature: /s/ Major L Bryant  
Major L Bryant

Debtor

Date: December 4, 2008Signature: /s/ Sharon D Willis-Bryant  
Sharon D Willis-Bryant

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

Case No. \_\_\_\_\_

Bryant, Major L & Willis-Bryant, Sharon D

Chapter 13

Debtor(s)

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

**None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>46,494.00</b>	<b>2006 Income from employment (wife)</b>
<b>47,219.00</b>	<b>2007 Income from employment (wife)</b>
<b>3,300.00</b>	<b>2008 Income from employment (monthly) (wife)</b>
<b>40,883.00</b>	<b>2006 Income from employment (husband)</b>
<b>38,775.00</b>	<b>2007 Income from employment (husband)</b>
<b>2,513.00</b>	<b>2008 Income from employment (monthly) (husband)</b>

### 2. Income other than from employment or operation of business

**None** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Chrysler Financial</b> 999 Oakmont Plaza Dr Westmont, IL 60559-5563	<b>Last 3 months</b>	<b>1,809.00</b>	<b>33,422.00</b>
<b>Hsbc Auto</b> 6602 Convoy Ct San Diego, CA 92111-1009	<b>Last 3 months</b>	<b>1,734.00</b>	<b>25,554.00</b>

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

## 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

## 15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

**None** a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 4, 2008

Signature /s/ Major L Bryant  
of Debtor

---

**Major L Bryant**

Date: December 4 2008

Signature /s/ **Sharon D Willis-Bryant**  
of Joint Debtor  
(if any)

---

Sharon D Willis-Bryant

**0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Bryant, Major L & Willis-Bryant, Sharon D

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 38

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 4, 2008

/s/ Major L Bryant

Debtor

/s/ Sharon D Willis-Bryant

Joint Debtor

Bryant, Major L  
4438 S Prescott  
Apt 4c  
Lyons, IL 60534

Capital One  
PO Box 85015  
Richmond, VA 23285-5015

Harris & Harris  
600 W Jackson Blvd Ste 400  
Chicago, IL 60661-5675

Willis-Bryant, Sharon D  
4438 S Prescott  
Apt 4c  
Lyons, IL 60534

Charter One  
Citizens Financial Group  
1 Citizens Plz Ste 1  
Providence, RI 02903-1345

Harvard Collection  
For Com Ed  
4839 N Elston Ave  
Chicago, IL 60630-2534

Gleason & Gleason  
77 W Washington, Ste 1218  
Chicago, IL 60602

Check N Go Online  
515 Financial Way  
Mason, OH 45040

Hsbc Auto  
6602 Convoy Ct  
San Diego, CA 92111-1009

Americash Loan  
880 Lee St Ste 302  
Des Plaines, IL 60016-6487

Chex Systems  
7805 Hudson Rd Ste 100  
Saint Paul, MN 55125-1595

Hsbc Bank  
PO Box 5253  
Carol Stream, IL 60197-5253

Americash Loan  
1117 S 1st Ave  
Maywood, IL 60153-2311

Chicago Prostate Center  
815 Pasquinelli Dr  
Westmont, IL 60559-1276

Illinois Department Of Revenue  
Bankruptcy Section Lvl 7-425  
100 W Randolph St  
Chicago, IL 60601-3218

Arnold Scott Harris, PC  
600 W Jackson Blvd Ste 720  
Chicago, IL 60661-5683

Chrysler Financial  
999 Oakmont Plaza Dr  
Westmont, IL 60559-5563

Illinois Tollway Authority  
Violations  
PO Box 5201  
Lisle, IL 60532-5201

Asset Acceptance Llc  
For Cottonwood Financial  
PO Box 2036  
Warren, MI 48090-2036

City Of Chicago Bureau Of Parking  
Dept Of Revenue  
121 N Lasalle St Rm 1007A  
Chicago, IL 60602-1202

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 21126  
Philadelphia, PA 19114-0326

At&T  
PO Box 8100  
Aurora, IL 60507-8100

Comcast  
Attn: Bankruptcy  
1500 Market St  
Philadelphia, PA 19102-2100

Linebarger, Goggan, Blair, & Sampson LLP  
Attorneys At Law  
PO Box 6152  
Chicago, IL 60606-0152

Bay Area Credit Servic  
2860 Zanker Rd  
San Jose, CA 95134-2115

Credit Protection Asso  
13355 Noel Rd Ste 2100  
Dallas, TX 75240-6837

Loan Shop Online  
Attn: Privacy Compliance Officer  
2207 Concord Pike # 505  
Wilmington, DE 19803

Bethany Medical Center  
5219 N Harlem Ave  
Chicago, IL 60656-1803

Good Samaritan Hospital  
3815 Highland Ave  
Downers Grove, IL 60515-1500

M1Y Direct  
PO Box 881574  
Los Angeles, CA 90009-3004

Mrsi  
2250 E Devon Ave Ste 352  
Des Plaines, IL 60018-4511

Westbury/ Loan Shop  
73 Greentree Dr # 513  
Dover, DE 19904-7646

National Credit Adjust  
327 W 4th Ave  
Hutchinson, KS 67501-4842

Nuvell Credit  
PO Box 1762  
Greeley, CO 80632-1762

Payday Loan Store  
3908 Harlem Ave  
Lyons, IL 60534-1208

Professnl Acct Mgmt In  
633 W Wisconsin Ave  
Milwaukee, WI 53203-1918

State Collection Servi  
For Advocate Health Hospital  
2509 S Stoughton Rd  
Madison, WI 53716-3314

T Mobile  
Attn Bankruptcy  
PO Box 742596  
Cincinnati, OH 45274-2596

TCF Bank  
800 Burr Ridge Pkwy  
Burr Ridge, IL 60527-6486

Telecheck  
5251 Westheimer Rd  
Houston, TX 77056-5412

TSYS Debt Management  
PO Box 5155  
Norcross, GA 30091-5155

IN RE:

Bryant, Major L & Willis-Bryant, Sharon D

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 3,500.00

Prior to the filing of this statement I have received ..... \$ \_\_\_\_\_

Balance Due ..... \$ 3,500.00

2. The source of the compensation paid to me was:  Debtor  Other (specify): \_\_\_\_\_

3. The source of compensation to be paid to me is:  Debtor  Other (specify): \_\_\_\_\_

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
**Litigation / Adversary Proceedings**  
**Credit Counseling Fees**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 4, 2008

Date

/s/ Nicolette Robovsky

Nicolette Robovsky 6278336

Gleason & Gleason

77 W Washington, Ste 1218

Chicago, IL 60602

(312) 578-9530 Fax: (312) 578-9524

Hours and Earnings				Taxes and Deductions			
Description/Rate	Hours/Units	Current	Description	Current	Year-to-Date		
2090004064 FIELD MANAGER	OT 21.75	5.50	119.63	PRE-TAX DEDUCTIONS			
2090004064 FIELD MANAGER	ST 14.50	80.00	1,160.00	Medical	103.70	2,385.10	
TOTAL HOURS AND EARNINGS		85.50	1,279.63	VISION	3.34	76.82	
MLGNT			352.82	401K	38.39	1,027.68	
TOTAL REIMBURSEMENT EARNINGS			352.82	TOTAL PRE-TAX DEDS	145.43	3,489.60	
				TAX DEDUCTIONS			
				FICA-Social Security	72.70	1,971.22	
				FICA-Medicare	17.00	461.01	
				Withholding S-2 \$ 0.00	99.75	3,041.39	
				IL Withholding S-2 \$ 0.00	29.41	804.22	
				TOTAL TAX DEDS	218.86	6,277.84	
				AFTER-TAX DEDUCTIONS			
				Agreement	102.30	2,352.90	
				TOTAL AFTER-TAX DEDS	102.30	2,352.90	

  

Gross	Less Pre-Tax	Taxable Earnings	Less Taxes	Less After-Tax	Reimb.	Net Pay	Current Net Pay Distribution
Current 1,279.63	145.43	1,134.20	218.86	102.30	352.82	1,165.86	TOTAL Net Pay 1,165.86
YTD 34,255.75	3,489.60	30,766.15	6,277.84	2,352.90	5,137.49	27,272.90	Svgs MASTER PRI 45.00

THIS IS A STATEMENT OF YOUR EARNINGS AND DEDUCTIONS - PLEASE DETACH AND RETAIN FOR YOUR RECORDS

VERIFY THE AUTHENTICITY OF THIS MULTI-TONE SECURITY DOCUMENT.

■ CHECK BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM. ■

Securitas Security Services USA, Inc.

111 BARCLAY BLVD SUITE 320  
LINCOLNSHIRE IL 60669

5000973336

CHECK DATE	CHECK AMOUNT
11-06-2008	0.00

014CO 01  
MAJOR L BRYANT  
4438 S PRESCOTT 4C  
LYONS IL 60534

Advice Only / Non Negotiable

## Hours and Earnings

Hours and Earnings				Taxes and Deductions			
Description/Rate	Hours/Units	Current	Description	Current	Year-to-Date		
2090004064 FIELD MANAGER OT 21.75	9.00	195.75	PRE-TAX DEDUCTIONS				
2090004064 FIELD MANAGER ST 14.50	65.50	949.75	Medical	103.70	2,177.70		
2090011174 555 31ST STREET ST 14.50	14.50	210.25	VISION	3.34	70.14		
TOTAL HOURS AND EARNINGS	89.00	1,355.75	401K	40.67	947.96		
MLGNT		315.83	TOTAL PRE-TAX DEDS	147.71	3,195.80		
TOTAL REIMBURSEMENT EARNINGS		315.83	TAX DEDUCTIONS				
			FICA-Social Security	77.42	1,819.75		
			FICA-Medicare	18.11	425.59		
			Withholding S-2 \$ 0.00	110.82	2,827.65		
			IL Withholding S-2 \$ 0.00	31.63	742.55		
			TOTAL TAX DEDS	237.98	5,815.54		
			AFTER-TAX DEDUCTIONS				
			Agreement	102.30	2,148.30		
			TOTAL AFTER-TAX DEDS	102.30	2,148.30		

  

Gross	Less Pre-Tax	Taxable Earn	Less Taxes	Less After-Tax	Reimb.	Net Pay	Current Net Pay Distribution
Current 1,355.75	147.71	1,208.04	237.98	102.30	315.83	1,183.59	TOTAL Net Pay 1,183.59
YTD 31,598.62	3,195.80	28,402.82	5,815.54	2,148.30	4,445.14	24,884.12	Svgs MASTER PRI 45.00

  

Chkg LASALLE NA	1,138.59
Check Amount	0.00

8005-1 (1/01)

THIS IS A STATEMENT OF YOUR EARNINGS AND DEDUCTIONS - PLEASE DETACH AND RETAIN FOR YOUR RECORDS

VERIFY THE AUTHENTICITY OF THIS MULTI-TONE SECURITY DOCUMENT.  
Securitas Security Services USA, Inc.

CHECK BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

5000924524

CHECK DATE	CHECK AMOUNT
10-09-2008	0.00

014CO 01  
MAJOR L BRYANT  
4438 S PRESCOTT 4C  
LYONS IL 60534

Advice Only / Non Negotiable

## Hours and Earnings

Description/Rate	Hours/Units	Current	Taxes and Deductions		
			Description	Current	Year-to-Date
2090001618 SYNTEX	ST 14.50	1.00	PRE-TAX DEDUCTIONS		
2090004064 FIELD MANAGER	OT 21.75	10.00	Medical	103.70	2,281.40
2090004064 FIELD MANAGER	ST 14.50	79.00	VISION	3.34	73.48
TOTAL HOURS AND EARNINGS		90.00	401K	41.33	989.29
MLGNT			TOTAL PRE-TAX DEDS	148.37	3,344.17
TOTAL REIMBURSEMENT EARNINGS			TAX DEDUCTIONS		
			FICA-Social Security	78.77	1,898.52
			FICA-Medicare	18.42	444.01
			Withholding S-2 \$ 0.00	113.99	2,941.64
			IL Withholding S-2 \$ 0.00	32.26	774.81
			TOTAL TAX DEDS	243.44	6,058.98
			AFTER-TAX DEDUCTIONS		
			Agreement	102.30	2,250.60
			TOTAL AFTER-TAX DEDS	102.30	2,250.60

	Gross	Less Pre-Tax	Taxable Earnings	Less Taxes	Less After-Tax	Reimb.	Net Pay	Current Net Pay Distribution
Current	1,377.50	148.37	1,229.13	243.44	102.30	339.53	1,222.92	TOTAL Net Pay 1,222.92
YTD	32,976.12	3,344.17	29,631.95	6,058.98	2,250.60	4,784.67	26,107.04	Svgs MASTER PRI 45.00 Chkg LASALLE NA 1,177.92 Check Amount 0.00

-8005-1 (1/01)

THIS IS A STATEMENT OF YOUR EARNINGS AND DEDUCTIONS. PLEASE DETACH AND RETAIN FOR YOUR RECORDS

VERIFY THE AUTHENTICITY OF THIS MULTI-TONE SECURITY DOCUMENT.

CHECK BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

Securitas Security Services USA, Inc.

111 BARCLAY BLVD SUITE 320  
LINCOLNSHIRE IL 60069

5000948914

CHECK DATE	CHECK AMOUNT
10-23-2008	0.00

014C0 01  
 MAJOR L BRYANT  
 4438 S PRESCOTT 4C  
 LYONS IL 60534

Advice Only / Non Negotiable

Securitas Security Services USA, Inc.		Employee No.	Employee Name		Social Security No.		Check Number		
111 BARCLAY BLVD SUITE 320 LINCOLNSHIRE IL 60069		569471	MAJOR L BRYANT		XXX-XX-7246		1001112741		
Main Dept.		01400			Period Begin	Period End	Check Date		
				09-19-2008	10-02-2008	10-01-2008			
Hours and Earnings				Taxes and Deductions					
Description/Rate		Hours/Units	Current	Description		Current	Year-to-Date		
09-05-2008 09-11-2008				PRE-TAX DEDUCTIONS					
2090004064 FIELD MANAGER	OT	21.75	1.50	Medical		0.00	2,074.00		
2090004064 FIELD MANAGER	ST	14.50	36.00	VISION		0.00	66.80		
TOTAL HOURS AND EARNINGS			37.50	401K		16.64	907.29		
				TOTAL PRE-TAX DEDS		16.64	3,048.09		
				TAX DEDUCTIONS					
				FICA-Social Security		34.39	1,742.33		
				FICA-Medicare		8.04	407.48		
				Withholding S-2 \$ 0.00		16.68	2,716.83		
				IL Withholding S-2 \$ 0.00		11.52	710.92		
				TOTAL TAX DEDS		70.63	5,577.56		
				AFTER-TAX DEDUCTIONS					
				Agreement		0.00	2,046.00		
				TOTAL AFTER-TAX DEDS		0.00	2,046.00		
Gross	Less Pre-Tax	Taxable Earnings	Less Taxes	Less After-Tax	Reimb.	Net Pay	Current Net Pay Distribution		
Current	554.63	16.64	537.99	70.63	0.00	0.00	467.36	TOTAL Net Pay	467.36
YTD	30,242.87	3,048.09	27,194.78	5,577.56	2,046.00	4,129.31	23,700.53	Check Amount	467.36

111 BARCLAY BLVD SUITE 320  
LINCOLNSHIRE IL 60069

569471 Document Page 42 of 64 5000851449  
Main Dept. Period Begin Period End Check Date

Period	Period Begin	Period End	Check Date
014CO	08-08-2008	08-21-2008	08-28-2008

#### Taxes and Deductions

Hours/Units      Current      Description      Current      Year-to-Date

## Hours and Earnings

## Taxes and Deductions

C-8005-1 (1/01)

THIS IS A STATEMENT OF YOUR EARNINGS AND DEDUCTIONS - PLEASE DETACH AND RETAIN FOR YOUR RECORDS.

VERIFY THE AUTHENTICITY OF THIS MULTI-TONE SECURITY DOCUMENT

■ CHECK BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM

Securitas Security Services USA, Inc.

111 BARCLAY BLVD SUITE 320  
LINCOLNSHIRE IL 60069

5000851449

CHECK DATE	CHECK AMOUNT
08-28-2008	0.00

014c0

MAJOR J. BRYANT

4438 S. PRESCOTT 40

LYONS T1 60534

**Advice Only / Non Negotiable**

HOLD AT AN ANGLE TO SEE THE MARK WHEN CHECKING THE ENDORSEMENTS



ACE HARDWARE CORPORATION  
2200 KENSINGTON COURT  
OAKBROOK, ILLINOIS 60523-2100

CHECK NO: A379454  
CHECK DATE: 09/15/08  
PERIOD ENDING: 09/15/08  
PAY FREQUENCY: SEMIMONTHLY

BRYANT, SHARON  
226 N HIGHRIDGE RD.  
HILLSIDE, IL 60162

ID NUMBER: 1G19174043 STATUS: EXEMPT TAX ADJUSTMENTS: STATE AND LOCAL CODES:  
FED: SINGLE 02 FED: ST: PRI: IL LOC1: LOC3:  
BASE RATE: 1791.67 ST1: 00 DI/LUC: SEC: LOC2: LOC4:  
SSN:XXX-XX-1475 ST2: LOCAL: LOC5:

IMPORTANT MESSAGE

HOURS AND EARNINGS

DESCRIPTION	CURRENT HOURS/UNITS	EARNINGS	Y-T-D HOURS/UNITS	EARNINGS
REGULAR BONUS	86.67	1791.67	1473.39	29991.70 2981.06
TOTAL H/E	86.67	1791.67	1473.39	32972.76
DENTAL				129.88-
PRE-TAX MED	7.64-			2250.63-
401K	132.39-			143.34-
TOTAL PRE-TAX	140.03-			2523.85-
TOTAL	86.67	1651.64	1473.39	30448.91
CURRENT	1651.64			347.47
Y-T-D	30448.91			6824.25

TAXES AND DEDUCTIONS

DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT
SO SEC TAX	102.44	1897.41
MEDICARE TAX	23.96	443.75
FED INC TAX	171.50	3569.27
PRI-STATE TAX	49.57	913.82
<b>TOTAL TAXES</b>	<b>347.47</b>	<b>6824.25</b>
<b>AFTER-TAX DEDUCTIONS</b>		
NET AUTO HOME	101.58	1696.55
401K LOAN 1	22.64	384.88
GARNISHMENT		1080.45

SPECIAL INFORMATION

CURRENT NET PAY DISTRIBUTION	
S XXXXXXXX6007	50.00
S X0145	5.00
S XXXXXX9280	25.00
C XXXXXXXXXXXX1475	16.67
C XXXX2837	1083.28
CHECK AMOUNT	.00
<b>TOTAL CURRENT NET PAY</b> 1179.95	



ACE HARDWARE CORPORATION  
2200 KENSINGTON COURT  
OAKBROOK, ILLINOIS 60523-2100

C16-1

DATE: 09-15-08 CHECK NO: A379454  
YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW  
THE "CURRENT NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

BRYANT, SHARON  
226 N HIGHRIDGE RD.  
HILLSIDE, IL 60162

NOT NEGOTIABLE

DO NOT ACCEPT WITHOUT READING CAREFULLY. DO NOT ACCEPT WITHOUT READING CAREFULLY.



ACE HARDWARE CORPORATION  
2200 KENSINGTON COURT  
OAKBROOK, ILLINOIS 60523-2100

BRYANT, SHARON  
226 N HIGHRIDGE RD.  
HILLSIDE, IL 60162

RECEIVED: SEMIMONTHLY  
ID NUMBER: 1G19174043 STATUS: EXEMPT TAX ADJUSTMENTS STATE AND LOCAL CODES  
BASE RATE: 1791.67 FED: SINGLE 02 FED: ST: PRI: IL LOC1: LOC3  
SSN: XXX-XX-1475 ST1: 00 D/J/UC: SEC: LOC2: LOC4  
ST2: LOCAL:  
IMPORTANT MESSAGE

**IMPORTANT MESSAGE**

### HOURS AND EARNINGS



ACE HARDWARE CORPORATION  
2200 KENSINGTON COURT  
OAKBROOK, ILLINOIS 60523-2100

DATE: 09-30-08 CHECK NO: A380629  
YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW  
THE "CURRENT NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT.

BRYANT, SHARON  
226 N HIGHRIDGE RD.  
HILLSIDE, IL 60162

NOT NEGOTIABLE

C16-1

**REMARK - DO NOT ACCELERATE**



ACE HARDWARE CORPORATION  
2200 KENSINGTON COURT  
OAKBROOK, ILLINOIS 60523-2100

CHECK NO: A381803  
CHECK DATE: 10/15/08  
PERIOD ENDING: 10/15/08  
PAY FREQUENCY: SEMIMONTHLY

BRYANT, SHARON  
226 N HIGHRIDGE RD.  
HILLSIDE, IL 60162

ID NUMBER: 1G19174043 FED: SINGLE 02  
BASE RATE: 1791.67 ST1: 00  
SSN:XXX-XX-1475 ST2: LOCAL:

STATE AND LOCAL CODES  
PRI: IL LOC1: LOC3:  
SEC: LOC2: LOC4:  
LOC5:

IMPORTANT MESSAGE

HOURS AND EARNINGS

DESCRIPTION	CURRENT HOURS/UNITS	EARNINGS	Y-T-D HOURS/UNITS	EARNINGS
REGULAR BONUS	86.67	1791.67	1646.73	33575.04
				2981.06
DENTAL PRE-TAX MED 401K	7.64- 132.39-		145.16- 2515.41- 143.34-	
TOTAL H/E	86.67	1791.67	1646.73	36556.10
TOTAL PRE-TAX	140.03-		2803.91-	
TOTAL	86.67	1651.64	1646.73	33752.19
CURRENT	1651.64		1651.64	347.47
Y-T-D	33752.19		33752.19	7519.20

TAXES AND DEDUCTIONS

DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT
SO SEC TAX	102.44	2102.30
MEDICARE TAX	23.96	491.67
FED INC TAX	171.50	3912.27
PRI-STATE TAX	49.57	1012.96
<b>TOTAL TAXES</b>	<b>347.47</b>	<b>7519.20</b>
<b>AFTER-TAX DEDUCTIONS</b>		
MET AUTO HOME	101.56	1899.71
401K LOAN 1	22.64	430.16
GARNISHMENT		1080.45

SPECIAL INFORMATION

CURRENT NET PAY DISTRIBUTION	
S XXXXXXXX6007	50.00
S X0148	5.00
S XXXXXX9280	25.00
C XXXXXXXXXX1475	16.67
C XXXXX2837	1083.28
CHECK AMOUNT	.00
<b>TOTAL CURRENT NET PAY</b>	<b>1179.95</b>

Statement of Earnings

ACE HARDWARE CORPORATION  
2200 KENSINGTON COURT  
OAKBROOK, ILLINOIS 60523-2100

DATE: 10-15-08

CHECK NO: A381803

C16-1

YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "CURRENT NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

BRYANT, SHARON  
226 N HIGHRIDGE RD.  
HILLSIDE, IL 60162

NOT NEGOTIABLE



ACE HARDWARE CORPORATION  
2200 KENSINGTON COURT  
OAKBROOK, ILLINOIS 60523-2100

BRYANT, SHARON  
226 N HIGHRIDGE RD.  
HILLSIDE, IL 60162

ID NUMBER: 1G19174043 STATUS: SINGLE EXEMPT: 02 TAX ADJUSTMENTS: ST: STATE AND LOCAL CODES:  
 BASE RATE: 1791.67 ST1: 00 DI/UC: PRI: IL LOC1: LOC3  
 SSN:XXX-XX-1475 ST2: LOCAL: SEC: LOC2: LOC4  
 LOC5

**IMPORTANT MESSAGE**

HOURS AND EARNINGS



ACE HARDWARE CORPORATION  
2200 KENSINGTON COURT  
OAKBROOK, ILLINOIS 60523-2100

DATE: 10-31-08 CHECK NO: A382981  
YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S) PLEASE REVIEW  
THE "CURRENT NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS  
BRYANT

BRYANT, SHARON  
226 N HIGHRIDGE RD.  
HILLSIDE, IL 60162

NOT NEGOTIABLE

C16-1

Form  
1040EZ

Department of the Treasury - Internal Revenue Service

Income Tax Return for Single and Joint Filers With No Dependents

2007

OMB No. 1545-0074

Label  
(See page 8.)  
Use the IRS label.  
Otherwise, please print or type.  
Presidential Election Campaign (page 9)

Your first name and initial <b>major</b>		Last name <b>bryant</b>	Your social security number <b>325-62-7246</b>
If a joint return, spouse's first name and initial <b></b>		Last name <b></b>	Spouse's social security number <b></b>
Home address (number and street). If you have a P.O. box, see page 9. <b>8016 edgewater road</b>		Apt. no. <b></b>	<b>▲ You must enter your SSN(s) above. ▲</b>
City, town or post office, state, and ZIP code. If you have a foreign address, see page 9. <b>Chicago</b>		IL 60646	Checking a box below will not change your tax or refund.

Income

Attach Form(s) W-2 here.

Enclose, but do not attach, any payment.

Check here if you, or your spouse if a joint return, want \$3 to go to this fund			<input checked="" type="checkbox"/> You	<input type="checkbox"/> Spouse
1 Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2.			1	38,775
2 Taxable interest. If the total is over \$1,500, you cannot use Form 1040EZ.			2	
3 Unemployment compensation and Alaska Permanent Fund dividends (see page 10).			3	
4 Add lines 1, 2, and 3. This is your <b>adjusted gross income</b> .			4	38,775
5 If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on page 2.				
You      Spouse				
If no one can claim you (or your spouse if a joint return), enter \$8,750 if single; \$17,500 if <b>married filing jointly</b> . See page 2 for explanation.			5	8,750
6 Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your <b>taxable income</b> .			6	30,025
7 Federal income tax withheld from box 2 of your Form(s) W-2.			7	3,877
8a <b>Earned income credit (EIC)</b> .			8a	
b Nontaxable combat pay election.			8b	
9 Add lines 7 and 8a. These are your <b>total payments</b> .			9	3,877
10 Tax. Use the amount on <b>line 6 above</b> to find your tax in the tax table on page 18-26 of the booklet. Then, enter the tax from the table in this line.			10	4,113

Payments and tax

Refund

Have it directly deposited? See page 15 and fill in 11b, 11c, and 11d or Form 8888.

11a If line 9 is larger than line 10, subtract line 10 from line 9. This is your <b>refund</b> . If Form 8888 is attached, check here			11a	
► b Routing number				
► c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings				
► d Account number				

Amount you owe

12 If line 10 is larger than line 9, subtract line 9 from line 10. This is the <b>amount you owe</b> . For details, how to pay, see page 16.			12	236
--	--	--	----	-----

Third party designee

Do you want to allow another person to discuss this return with the IRS (see page 16)?			<input checked="" type="checkbox"/> Yes. Complete the following.	<input type="checkbox"/> No
--	--	--	--	-----------------------------

Designee's name

Phone no.

Personal identification number (PIN)

Sign here

Joint return? See page 6.

Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on information on which the preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	708-323-7462

Paid preparer's use only

Paid preparer's use only	Date	Check if self-employed	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code	04-14-2008	<input checked="" type="checkbox"/>	350-36-2083
MURPHY'S TAX ACCOUNTING SERVICE 3333 W. ARTHINGTON ST STE 219 Chicago IL 60624		EIN	36-3649578
		Phone no.	773-638-1262

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 32.

EEA

Form 1040EZ (2007)



NOV-14-2008 10:50

INTERNAL REVENUE SERVICE  
2007 1040A 1 OF 4

P.04

325-62-7246 30200512 R1 BRVA SF SSN: 000-00-0000 F1040A 1 of 4

FILING STATUS: Head of Household

THIRD PRTY IND: 0

DEFENDENTS:

1 SSN: 322-68-7200 BRVA

EXEMPTIONS: 02

LN	ITEM	PER RETURN
7	WAGES	31,226
8a	TAXABLE INTEREST	0
8b	TAX-EXEMPT INTEREST	0
9a	ORDINARY DIVIDENDS	0
9b	QUALIFIED DIVIDENDS	0
10	CAPITAL GAIN DISTRIBUTIONS	0
11a	TOTAL IRA DISTRIBUTIONS	0
11b	TAXABLE IRA DISTRIBUTIONS	0

325-62-7246 30200512 R2 BRVA SF SSN: 000-00-0000 F1040A 2 of 4

LN	ITEM	PER RETURN
12a	TOTAL PENSIONS AND ANNUITIES	0
12b	TAXABLE PENSIONS AND ANNUITIES	0
13	UNEMPLOYMENT COMPENSATION	0
14a	TOTAL SOCIAL SECURITY BENEFITS	0
14b	TAXABLE SOCIAL SECURITY BENEFITS	0
15	TOTAL INCOME	31,226
16	EDUCATOR EXPENSES	0
17	IRA DEDUCTION	0
18	STUDENT LOAN INTEREST DEDUCTION	0
19	TUITION AND FEES DEDUCTION	0
20	TOTAL ADJUSTMENTS	0
21	ADJUSTED GROSS INCOME	31,226.00
27	TAXABLE INCOME	17,526.00
28	ENTITLED TAX	2,106.00
29	CHILD CARE CREDIT	0.00

NOV-14-2008 10:50

INTERNAL REVENUE SERVICE

P.05

325-62-7246 30200512 R3 BRYA	SP SSN: 000-00-0000 PER RETURN	F1040A 3 of 4
LN 30 CREDIT FOR THE ELDERLY	0.00	
LN 31 EDUCATION CREDIT: F8863	0.00	
LN 32 RETIREMENT SAVINGS CNTRB CREDIT PRIM RET SAV CNTRB: F8880 LN 6a	0.00	
SEC RET SAV CNTRB: F8880 LN 6b	0	
LN 33 CHILD TAX CREDIT	1,000.00	
LN 34 ADOPTION CREDIT: F8839	0.00	
LN 35 TOTAL CREDITS	1,000.00	
LN 37 ADVANCED EARNED INCOME	0.00	
LN 38 TOTAL TAX LIABILITY TR FIGURES	1,106.00	
LN 39 FEDERAL WITHHOLDING	2,302.00	
LN 40 ESTIMATED TAX PAYMENTS	0.00	

325-62-7246 30200512 R4 BRYA	SP SSN: 000-00-0000 PER RETURN	F1040A 4 of 4
LN 41a EARNED INCOME CREDIT	0.00	
LN 41b EIC PRIOR YEAR EARNED INCM AMT	0.00	
NON TXBL COMBAT PAY ELECTN	0.00	
NON TXBL COMBAT PAY: F8812 LN 4b	0.00	
TOT SS/MED WTLD: F8812 LN 7	0.00	
F8812 PRIOR YR EARNED INCM	0.00	
LN 42 ADDITIONAL CHILD TAX CR: F8812	0.00	
LN 43 TOTAL PAYMENTS	2,302.00	
LN 45a REFUND AMOUNT	1,196.00	
LN 46 APPLIED TO 2006 ESTIMATED TAX	0.00	
LN 47 AMOUNT DUE		
LN 48 ESTIMATED TAX PENALTY	0.00	

TOTAL P.05

NOV-14-2008 10:49

INTERNAL REVENUE SERVICE  
Page 1 of 2 for 325-62-7246

P.02

325-62-7246 30200412 R1 BRYA SP SSN: 000-00-0000 F1040A 1 of 4  
FILING STATUS: Single  
THIRD PRTY IND: 0  
DEPENDENTS:  
1 SSN: 322-88-7200 BRYA

EXEMPTIONS: 02		
LN 7	WAGES	PER RETURN
LN 8a	TAXABLE INTEREST	27,826
LN 8b	TAX-EXEMPT INTEREST	0
LN 9a	ORDINARY DIVIDENDS	0
LN 9b	QUALIFIED DIVIDENDS	0
LN 10	CAPITAL GAIN DISTRIBUTIONS	0
LN 11a	TOTAL IRA DISTRIBUTIONS	0
LN 11b	TAXABLE IRA DISTRIBUTIONS	0

325-62-7246 30200412 R2 BRYA SP SSN: 000-00-0000 F1040A 2 of 4

LN 12a	TOTAL PENSIONS AND ANNUITIES	PER RETURN
LN 12b	TAXABLE PENSIONS AND ANNUITIES	0
LN 13	UNEMPLOYMENT COMPENSATION	0
LN 13a	TOTAL SOCIAL SECURITY BENEFITS	0
LN 14b	TAXABLE SOCIAL SECURITY BENEFITS	0
LN 15	TOTAL INCOME	0
LN 16	EDUCATOR EXPENSES	27,826
LN 17	IRA DEDUCTION	0
LN 18	STUDENT LOAN INTEREST DEDUCTION	0
LN 19	TUITION AND FEES DEDUCTION	0
LN 20	INITIAL ADJUSTMENTS	0
LN 21	ADJUSTED GROSS INCOME	27,826.00
LN 27	TAXABLE INCOME	16,776.00
LN 28	TEMPORARY TAX	2,159.00
LN 29	CHILD CARE CREDIT	0.00

NOV-14-2008 10:50

INTERNAL REVENUE SERVICE  
Form 1040A 2008

P.03

325-62-7246 30200412 R3 BRYA		SP SSN: 000-00-0000 PER RETURN	F1040A 3 of 4
LN 30	CREDIT FOR THE ELDERLY	0.00	
LN 31	EDUCATION CREDIT: F8863	0.00	
LN 32	RETIREMENT SAVINGS CONTRIB CREDIT PRIM RET SAV CONTRIB: F8880 LN 5a SEC RET SAV CONTRIB: F8880 LN 5b	0.00 0 0	
LN 33	CHILD TAX CREDIT	0.06	
LN 34	ADOPTION CREDIT: F8839	0.00	
LN 35	TOTAL CREDITS	0.00	
LN 37	ADVANCED PAYMENT INCOME	0.00	
LN 38	TOTAL TAX LIABILITY TP FIGURES	2,159.00	
LN 39	COT SS/MED WTHLD: F8812 LN 7 FEDERAL WITHHOLDING	0.00 1,808.86	
LN 40	ESTIMATED TAX PAYMENTS	0.00	

---

325-62-7246 30200412 R4 BRYA		SP SSN: 000-00-0000 PER RETURN	F1040A 4 of 4
LN 41a	EARNED INCOME CREDIT	0.00	
LN 41b	NON TXBL COMPT PAY ELECTION	0.00	
LN 42	ADDITIONAL CHILD TAX CR: F8812	0.00	
LN 43	TOTAL PAYMENTS	1,808.86	
LN 45a	REFUND AMOUNT	0.00	
LN 45	APPLIED TO 2008 ESTIMATED TAX	0.00	
LN 47	AMOUNT DUE	350.14	
LN 48	ESTIMATED TAX PENALTY	0.00	

Form 8879

Department of the Treasury  
Internal Revenue Service

Do Not Submit This Form to the IRS Unless Requested To Do So

## IRS e-file Signature Authorization

► Do not send to the IRS. This is not a tax return.  
► Keep this form for your records. See instructions.

OMB No. 1545-0074

2007

Declaration Control Number (DCN)

00-363323-11550-8

Taxpayer's name

BRYANT, SHARON

Spouse's name

Social security number

339-62-1475

Spouse's social security number

## Part I Tax Return Information - Tax Year Ending December 31, 2007 (Whole Dollars Only)

1	47,219
2	616
3	4,975
4	4,359
5	

## Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of my electronic individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2007, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from my electronic income tax return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or (d) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronics funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my Federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. I further understand that this authorization may apply to future Federal tax payments that I direct to be debited through the Electronic Federal Tax Payment System (EFTPS). In order for me to initiate future payments, I request that the IRS send me a personal identification number (PIN) to access EFTPS. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

I authorize Jackson Hewitt Tax Service ERO firm name to enter or generate my PIN 85934 do not enter all zeros

as my signature on my tax year 2007 electronically filed income tax return.

I will enter my PIN as my signature on my tax year 2007 electronically filed income tax return. Check this box only  
if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ►

Date ► 01/24/2008

Spouse's PIN: check one box only

I authorize ERO firm name to enter or generate my PIN do not enter all zeros

as my signature on my tax year 2007 electronically filed income tax return.

I will enter my PIN as my signature on my tax year 2007 electronically filed income tax return. Check this box only  
if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ►

Date ►

## Practitioner PIN Method Returns Only - continue below

## Part III Certification and Authentication - Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 36332328821 do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the tax year 2007 electronically filed income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and Publication 1345, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ►

Date ► 01/24/2008

ERO Must Retain This Form - See Instructions

Do Not Submit This Form to the IRS Unless Requested To Do So

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

MXA F 11/16/07

Form 8879 (2007)

BRYANT SHARON  
11550

* Form W-2 *	Relationship	SON
Employer EIN	Dep live wth TP	2
Employer Name	Tot exempt	3
FedEarnings	Gross Wages	47,219
FedWH	Total Income	47,219
SSWages	Total Adjust	NONE
SSWH	Adj Gross Inc	47,219
MediWages	383	
MediWH	6,183	
Employer Num	* Form 1040, Pg 2 *	
State Wages	90	
St Whldg	TP SSN	339-62-1475
* Form W-2 *	AGI	47,219
Employer EIN	6,183	
Employer Name	Item/Std Ded	7,850
FedEarnings	126	
FedWH	AGI Minus Ded	39,369
SSWages	Exempt Amount	10,200
SSWH	Txb! Income	29,169
MediWages	Tax	3,816
MediWH	Total Tax	3,816
Employer Num	Dep Care Credit	1,200
State Wages	4,765	
St Whldg	Child tx Credit	2,000
Control Number	41,999	
	Total Credits	3,200
	2,604	
	Inc Tx Less Cr	616
	41,999	
	Total Tax	616
	609	
	Fed Tax Whld	4,975
	Tot Payments	4,975
	41,036	
	Amt Overpaid	4,359
	1,231	
	TP Refund	4,359
	Est Tx Pnlt	NONE
* Form 1040, Pg 1 *	TP Occupation	CUSTOMER SERVICE REP
TpDOB	Date Printed	01/24/2008 03:54:50 PM CST
TP First Name	SHARON BRYANT	
TP Last Name	339-62-1475	
TP SSN	4438 PRESCOTT AVE APT 4C	
Street Address	LYONS, IL 60534	
City State Zip	HOH	
Federal filing	YES	
TP Exempt cbx	1	
No of Exempt	MAJOR E BRYANT	
Child Tax Cr	349-04-0568	
Dependent Name	SON	
Dependent SSN	YES	
Relationship	RICKY R WILLIAMS	
Child Tax Cr	353-02-3650	
Dependent Name	MAJOR E	7,800
Dependent SSN	BRYANT	
Relationship	349-04-0568	
Child Tax Cr	CY exp incur	
Dependent Name	First Name	3,900
Dependent SSN	Last Name	
Relationship	SSN	
Child Tax Cr	RICKY R	
Dependent Name	WILLIAMS	
Dependent SSN	353-02-3650	

CY exp incurr	3,900
Qual tot exp	6,000
Tp EI	47,219
Sp EI	47,219
Smallest exp	6,000
AGI	47,219
Credit rate	.20
Tent child cr	1,200
Tax from 1040	3,816
Tax less FTC	3,816
Child Care Cred	1,200

\* Child Tax Credit \*

RtrnFilingName	SHARON BRYANT
TP SSN	339-62-1475
Num Qual Dep	2
AGI	47,219
MAGI	47,219
MAGI Limit	75,000
MAGI exceeds th	No
PhaseOut	0
CreditLsLimit	2,000
Tax	3,816
ChildElderlyEdCr	1,200
Checkbox for ad	No
Other Credits	1,200
TaxLsOthCredits	2,616
Credit Limit	2,000

Label (See instructions.) Use the IRS label. Otherwise, please print or type.  Presidential Election Campaign	For the year Jan. 1 - Dec. 31, 2007, or other tax year beginning _____, ending _____			IRS Use Only - Do not write or staple in this space	
	Your first name and initial <b>SHARON</b>		Last name <b>BRYANT</b>		OMB No. 1545-0074
	If a joint return, spouse's first name and initial		Last name		Your social security number <b>339-62-1475</b>
	Home address (number and street). If you have a P.O. box, see instructions. <b>4438 PRESCOTT AVE APT 4C</b>		Apt. no.		Spouse's social security number
City, town or post office, state, and ZIP code. If you have a foreign address, see instructions. <b>LYONS, IL 60534</b>				▲ You must enter your SSN(s) above. ▲	

**REFERENCE COPY - DO NOT FILE**

**Filing Status** 1  Single  
Check only 2  Married filing jointly (even if only one had income)  
one box. 3  Married filing separately. Enter spouse's SSN above and full name here. ►

4  Head of household (with qualifying person). (See instr.)  
If the qualifying person is a child but not your dependent, enter this child's name here. ►

**Exemptions** 6a  Yourself. If someone can claim you as a dependent, do not check box 6a  
b  Spouse  
c Dependents:

(1) First name <b>MAJOR E BRYANT</b>	Last name <b>MAJOR E BRYANT</b>	(2) Dependent's social security number <b>349-04-0568</b>	(3) Dependent's relationship to you <b>SON</b>	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see instr.) <input type="checkbox"/>
		<b>533-13-0000</b>	<b>SON</b>	<input checked="" type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

If more than four dependents, attach Form W-4 and see instructions.

**REFERENCE COPY - DO NOT FILE**

Boxes checked on 6a and 6b  
No. of children on 6c who:

• lived with you **2**  
• did not live with you due to divorce or separation (see instructions)

Dependents on 6c not entered above

Add numbers on lines above ► **3**

**Income** 7 Wages, salaries, tips, etc. Attach Form(s) W-2 **7**  
8a Taxable interest. Attach Schedule B if required **8a**

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

**REFERENCE COPY - DO NOT FILE**

9a Ordinary dividends. Attach Schedule B if required **9a**

9b Qualified dividends (see instructions) **9b**

10 Taxable refunds, credits, or offsets of state and local income taxes (see instructions) **10**

11 Alimony received **11**

12 Business income or (loss). Attach Schedule C or C-EZ **12**

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here **13**

14 Other gains or (losses). Attach Form 4797 **14**

15a IRA distributions **15a** b Taxable amount (see instr.) **15b**

16a Pensions and annuities **16a** b Taxable amount (see instr.) **16b**

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E **17**

18 Farm income or (loss). Attach Schedule F **18**

19 Unemployment compensation **19**

20a Social security benefits **20a** b Taxable amount (see instr.) **20b**

21 Other income. List type and amount (see instructions) **21**

22 Add the amounts in the far right column for lines 7 through 21. This is your total income. ► **22** **47,219**

**Adjusted Gross Income** **23**  
**REFERENCE COPY - DO NOT FILE**

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ **24**

25 Health savings account deduction. Attach Form 8889 **25**

26 Moving expenses. Attach Form 3903. **26**

27 One-half of self-employment tax. Attach Schedule SE **27**

28 Self-employed SEP, SIMPLE, and qualified plans **28**

29 Self-employed health insurance deduction (see instructions) **29**

30 Penalty on early withdrawal of savings. **30**

31a Alimony paid b Recipient's SSN ► **31a**

32 IRA deduction (see instructions) **32**

33 Student loan interest deduction (see instructions) **33**

34 Tuition and fees deduction. Attach Form 8917 **34**

35 Domestic production activities deduction. Attach Form 8903 **35**

36 Add lines 23 through 31a and 32 through 35. ► **36**

37 Subtract line 36 from line 22. This is your adjusted gross income ► **37** **NONE**

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

Form 8879

Department of the Treasury  
Internal Revenue Service

## IRS e-file Signature Authorization

- Do not send to the IRS. This is not a tax return.
- Keep this form for your records. See instructions.

OMB No. 1545-0074

2006

Declaration Control Number (DCN) ► 00-363323-14113-7

Taxpayer's name

BRYANT, SHARON

Spouse's name

Social security number

339-62-1475

Spouse's social security number

**Part I Tax Return Information - Tax Year Ending December 31, 2006 (Whole Dollars Only)**

1 Adjusted gross income (Form 1040, line 38; Form 1040A, line 22; Form 1040EZ, line 4) . . . . .	1	46,494
2 Total tax (Form 1040, line 63; Form 1040A, line 37; Form 1040EZ, line 11) . . . . .	2	616
3 Federal income tax withheld (Form 1040, line 64; Form 1040A, line 38; Form 1040EZ, line 7) . . . . .	3	5,270
4 Refund (Form 1040, line 74a; Form 1040A, line 45a; Form 1040EZ, line 12a; Form 1040EZ-T, line 1a) . . . . .	4	4,704
5 Amount you owe (Form 1040, line 76; Form 1040A, line 47; Form 1040EZ, line 13) . . . . .	5	

**Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)**

Under penalties of perjury, I declare that I have examined a copy of my electronic individual income tax return or request for refund and accompanying schedules and statements for the tax year ending December 31, 2006, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from my electronic income tax return or request for refund. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return or request to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) an indication of any refund offset, (c) the reason for any delay in processing the return or refund, and (d) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my Federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. I further understand that this authorization may apply to future Federal tax payments that I direct to be debited through the Electronic Federal Tax Payment System (EFTPS). In order for me to initiate future payments, I request that the IRS send me a personal identification number (PIN) to access EFTPS. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke a payment, I must contact the institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for my electronic income tax return or request for refund and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

I authorize Jackson Hewitt Tax Service to enter or generate my PIN 85934 do not enter all zeros  
 ERO firm name

as my signature on my tax year 2006 electronically filed income tax return or request for refund.

I will enter my PIN as my signature on my tax year 2006 electronically filed income tax return or request for refund. Check this box only if you are entering your own PIN and your return or request is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ► Date ► 01/25/2007

Spouse's PIN: check one box only

I authorize Jackson Hewitt Tax Service to enter or generate my PIN 85934 do not enter all zeros  
 ERO firm name

as my signature on my tax year 2006 electronically filed income tax return or request for refund.

I will enter my PIN as my signature on my tax year 2006 electronically filed income tax return or request for refund. Check this box only if you are entering your own PIN and your return or request is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ► Date ► 01/25/2007

**Practitioner PIN Method Returns Only - continue below****Part III Certification and Authentication - Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 36332387614 do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the tax year 2006 electronically filed income tax return or request for refund for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and Publication 1345, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ► Date ► 01/25/2007

**ERO Must Retain This Form - See Instructions**  
**Do Not Submit This Form to the IRS Unless Requested To Do So**

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form 8879 (2006)

BRYANT, SHARON  
113

MXW F 11/10/06

* Form W-2 *			
Employer EIN	36-0700810	Gross Wages	46,494
Employer Name	ACE HARDWARE CORPORATION	Total Income	46,494
FedEarnings		Total Adjust	NONE
FedWH		Adj Gross Inc	46,494
SSWages			
SSWH			
MediWages			
MediWH			
State Wages			
St Whldg			
* Form W-2 *			
Employer EIN	63-0680839	* Form 1040, Pg 2 *	
Employer Name	CARSON PIRIE SCOTT LLC	TP SSN	339-62-1475
FedEarnings		AGI	46,494
FedWH		Item/Std Ded	7,550
SSWages		AGI Minus Ded	38,944
SSWH		Exempt Amount	9,900
MediWages		Txbl Income	29,044
MediWH		Total Tax	3,816
State Wages		Total Tax	3,816
St Whldg		Dep Care Credit	1,200
		Child tx Credit	2,000
		Total Credits	3,200
		Inc Tx Less Cr	616
		Total Tax	616
		Fed Tax Whld	5,270
		Fed Tel Tax Cr	50
		Tot Payments	5,320
		Amt Overpaid	4,704
		TP Refund	4,704
		Est Tx Pnnty	NONE
		TP Occupation	CUSTOMER SERVICE REP
		TP Phone Number	(708) 602-6644
		Date Printed	01/25/2007
* Form 1040, Pg 1 *		* Form 2441, Pg 1 *	
TpDOB	10/01/1966	TP Name	SHARON BRYANT
TP First Name	SHARON	TP SSN	339-62-1475
TP Last Name	BRYANT	Care Provider's	LACONDA BRYANT
TP SSN	339-62-1475	Address	5012 MILLARD
Street Address	4438 PRESCOTT AVE APT4C	City, State, Zi	CHICAGO, IL 60623
City State Zip	LYONS, IL 60534	ID Number	325-62-4443
Federal filing	HOH	Amount Paid	7,200
TP Exempt cbox	YES	First Name	AARON
No of Exempt	1	Last Name	WILLIAMS
Child Tax Cr	YES	SSN	318-94-7290
Dependent Name	AARON WILLIAMS	CY exp incurr	3,600
Dependent SSN	318-94-7290	First Name	MAJOR E
Relationship	SON	Last Name	BRYANT
Child Tax Cr	YES	SSN	349-04-0568
Dependent Name	MAJOR E BRYANT	CY exp incurr	3,600
Dependent SSN	349-04-0568		
Relationship	SON		
Dep live wth TP	2		
Tot exempt	3		

Qual tot exp	6,000
Tp EI	46,494
Sp EI	46,494
Smallest exp	6,000
AGI	46,494
Credit rate	.20
Tent child cr	1,200
Tax less FTC	3,816
Child Care Cred	1,200

\* Child Tax Credit \*

RtrnFilingName	SHARON BRYANT
TP SSN	339-62-1475
Num Qual Dep	2
AGI	46,494
MAGI	46,494
MAGI Limit	75,000
MAGI exceeds th	No
PhaseOut	0
CreditLsLimit	2,000
Tax	3,816
ChildElderlyEdCr	1,200
Checkbox for ad	No
Other Credits	
TaxLsOthCredits	1,200
Credit Limit	2,616
	2,000



<b>Tax and Credits</b>	38 Amount from line 37 (adjusted gross income) . . . . .	38	40,697
<b>Standard Deduction for -</b>	39 a Check if: <input type="checkbox"/> You were born before January 2, 1941, <input type="checkbox"/> Blind. <input type="checkbox"/> Total boxes <input type="checkbox"/> Spouse was born before January 2, 1941, <input type="checkbox"/> Blind. <input checked="" type="checkbox"/> checked ► 39a	38	40,697
b If your spouse itemizes on a separate return or you were a dual-status alien, see instr and check here ► 39b <input type="checkbox"/>			
40 <b>Itemized deductions</b> (from Schedule A) or your <b>standard deduction</b> (see left margin) . . . . .			
41 Subtract line 40 from line 38 . . . . .			
42 If line 38 is over \$109,475, or you provided housing to a person displaced by Hurricane Katrina, see instructions. Otherwise, multiply \$3,200 by the total number of exemptions claimed on line 6d			
43 <b>Taxable income.</b> Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- . . . . .			
44 <b>Tax</b> (see instructions). Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 . . . . .			
45 <b>Alternative minimum tax</b> (see instructions). Attach Form 6251 . . . . .			
46 Add lines 44 and 45 . . . . .			
47 Foreign tax credit. Attach Form 1116 if required . . . . .			
48 Credit for child and dependent care expenses. Attach Form 2441 . . . . .			
49 Credit for the elderly or the disabled. Attach Schedule R . . . . .			
50 Education credits. Attach Form 8863 . . . . .			
51 Retirement savings contributions credit. Attach Form 8880 . . . . .			
52 Child tax credit (see instructions). Attach Form 8901 if required . . . . .			
53 Adoption credit. Attach Form 8839 . . . . .			
54 Credits from: a <input type="checkbox"/> Form 8396 b <input type="checkbox"/> Form 8859 . . . . .			
55 Other credits. Check applicable box(es): a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8801 c <input type="checkbox"/> Form . . . . .			
56 Add lines 47 through 55. These are your <b>total credits</b> . . . . .			
57 Subtract line 56 from line 46. If line 56 is more than line 46, enter -0- . . . . .			
<b>Other Taxes</b>	58 Self-employment tax. Attach Schedule SE . . . . .	56	2,660
59 Social security and Medicare tax on tip income not reported to employer. Attach Form 4137 . . . . .			
60 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required . . . . .			
61 Advance earned income credit payments from Form(s) W-2 . . . . .			
62 Household employment taxes. Attach Schedule H . . . . .			
63 Add lines 57 through 62. This is your <b>total tax</b> . . . . .			
<b>Payments</b>	64 Federal income tax withheld from Forms W-2 and 1099 . . . . .	64	4,883
65 2005 estimated tax payments and amount applied from 2004 return . . . . .			
66 a <b>Earned income credit (EIC)</b> . . . . .			
b Nontaxable combat pay election ► 66b . . . . .			
67 Excess social security and tier 1 RRTA tax withheld (see instructions) . . . . .			
68 Additional child tax credit. Attach Form 8812 . . . . .			
69 Amount paid with request for extension to file (see instructions) . . . . .			
70 Payments from: a <input type="checkbox"/> Form 2439 b <input type="checkbox"/> Form 4136 c <input type="checkbox"/> Form 8885 . . . . .			
71 Add lines 64, 65, 66a, and 67 through 70. These are your <b>total payments</b> . . . . .			
72 If line 71 is more than line 63, subtract line 63 from line 71. This is the amount you <b>overpaid</b> . . . . .			
73 a Amount of line 72 you want <b>refunded to you</b> . . . . .			
b Routing number . . . . . ► c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			
73c, and 73d. 74 Amount of line 72 you want <b>applied to your 2006 estimated tax</b> ► 74 . . . . .			
75 <b>Amount you owe.</b> Subtract line 71 from line 63. For details on how to pay, see instructions . . . . .			
76 Estimated tax penalty (see instructions) . . . . .			
77 If you want to allow another person to discuss this return with the IRS (see instructions)? <input checked="" type="checkbox"/> Yes. Complete the following. <input type="checkbox"/> No			
Designee's name ► Elizabeth Bruno			
Phone no. ► (708) 338-9365			
Personal identification number (PIN) ► 11423			
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
Your signature . . . . . Date . . . . . Your occupation . . . . . Daytime phone number . . . . .			
► Spouse's signature. If a joint return, <b>both</b> must sign. Date . . . . . Spouse's occupation . . . . .			
Preparer's signature ►			
Preparer's name (or yours if self-employed), address, and ZIP code ► Jackson Hewitt Tax Service 6510 W. Cermak Rd. Berwyn IL 60402			
Date Printed: 01/29/2006 Form 1040 (2005)			

* Form W-2 *			
Employer EIN	36-0700810	Child Tax Cr	YES
Employer Name	ACE HARDWARE CORPORATION	Tot exempt	3
FedEarnings		Gross Wages	
FedWH		Total Income	40,697
SSWages		Total Adjust	40,697
SSWH		Adj Gross Inc	NONE
MediWages			40,697
MediWH			
Employer Num	IL	2,333 * Form 1040, Pg 2 *	
State Wages		TP SSN	339-62-1475
St Whldg		546 AGI	
* Form W-2 *		Item/Std Ded	40,697
Employer EIN	62-0331040	AGI Minus Ded	7,300
Employer Name	SAKS INCORPORATED	Exempt Amount	33,397
FedEarnings		Txb1 Income	9,600
FedWH		Total Tax	23,797
SSWages		Total Tax	3,044
SSWH		Dep Care Credit	3,044
MediWages		Child tx Credit	660
MediWH		Total Credits	2,000
Employer Num	IL	Inc Tx Less Cr	2,660
State Wages		Total Tax	384
St Whldg		Fed Tax Whld	384
* Form 1040, Pg 1 *		Tot Payments	4,883
TpDOB	10/01/1966	Amt Overpaid	4,883
TP First Name	SHARON	TP Refund	4,499
TP Last Name	BRYANT	Est Tx Pnity	4,499
TP SSN	339-62-1475	TP Occupation	CUSTOMER SERVICE REP
Street Address	8016 EDGEWATER RD APT 1	Date Printed	01/29/2006
City State Zip	NORTH RIVERSIDE, IL 60546	* Form 2441, Pg 1 *	
Federal filing	HOH	TP Name	SHARON BRYANT
TP Exempt cbox	YES	TP SSN	339-62-1475
No of Exempt	1	Care Provider's	LACONDA BRYANT
Dep live wth TP	2	Address	5012 MILLARD
Dependent Name	AARON WILLIAMS	City, State, Zi	CHICAGO, IL 60623
Dependent SSN	318-94-7290	ID Number	325-62-4443
Relationship	SON	Amount Paid	
Child Tax Cr	YES	First Name	AARON
Dependent Name	MAJOR E BRYANT	Last Name	WILLIAMS
Dependent SSN	349-04-0568	SSN	318-94-7290
Relationship	SON	CY exp incur	3,600
		Qual tot exp	3,000
		Tp EI	41,213
		Sp EI	41,213
		Smallest exp	3,000

AGI

Credit rate	40,697
Tent child cr	.22
Tax less FTC	660
Child Care Cred	3,044
	660

\* Child Tax Credit \*

RtrnFilingName	SHARON BRYANT
TP SSN	339-62-1475
Num Qual Dep	2
AGI	40,697
MAGI	40,697
MAGI Limit	75,000
MAGI exceeds th	No
PhaseOut	0
CreditLsLimit	2,000
Tax	3,044
ChildElderlyEdCr	660
Checkbox for ad	No
Other Credits	660
TaxLs0thCredits	2,384
Credit Limit	2,000

<b>Tax, credits, and payments</b>	<b>22</b> Enter the amount from line 21 (adjusted gross income).  23a Check <input type="checkbox"/> You were born before January 2, 1940, <input type="checkbox"/> Blind Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1940, <input type="checkbox"/> Blind checked ► 23a <input type="checkbox"/>	22 43 17		
	b If you are married filing separately and your spouse itemizes deductions, see page 30 and check here ► 23b <input type="checkbox"/>	23b <input type="checkbox"/>		
<b>Standard Deduction for—</b>  • People who checked any box on line 23a or 23b or who can be claimed as a dependent, see page 31.  • All others: Single or Married filing separately, \$4,850  Married filing jointly or Qualifying widow(er), \$9,700  Head of household, \$7,150	<b>24</b> Enter your <b>standard deduction</b> (see left margin).  25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.  26 If line 22 is \$107,025 or less, multiply \$3,100 by the total number of exemptions claimed on line 6d. If line 22 is over \$107,025, see the worksheet on page 32.	24 1150 00 25 33 450 17 26 63 60 00		
	<b>27</b> Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your <b>taxable income</b> .  28 <b>Tax</b> , including any alternative minimum tax (see page 31).  29 Credit for child and dependent care expenses. Attach Schedule 2.  30 Credit for the elderly or the disabled. Attach Schedule 3.  31 Education credits. Attach Form 8863.  32 Retirement savings contributions credit. Attach Form 8880.  33 Child tax credit (see page 36).  34 Adoption credit. Attach Form 8839.	27 27 350 19 28 35 81 00 29 3581 00 30 3581 00 31 3581 00 32 3581 00 33 3581 00 34 3581 00		
	<b>35</b> Add lines 29 through 34. These are your <b>total credits</b> .  36 Subtract line 35 from line 28. If line 35 is more than line 28, enter -0-.  37 Advance earned income credit payments from Form(s) W-2.  38 Add lines 36 and 37. This is your <b>total tax</b> .  39 Federal income tax withheld from Forms W-2 and 1099.  40 2004 estimated tax payments and amount applied from 2003 return.	35 3581 00 36 3581 00 37 3581 00 38 3581 00 39 4120 56 3581 00 40 4120 56 3581 00		
	<b>41a</b> <b>Earned income credit (EIC)</b> .  b Nontaxable combat pay election. 41b <input type="checkbox"/>	41a <input type="checkbox"/> 41b <input type="checkbox"/>		
	<b>42</b> Additional child tax credit. Attach Form 8812.	42 <input type="checkbox"/>		
	<b>43</b> Add lines 39, 40, 41a, and 42. These are your <b>total payments</b> .	43 4120 56		
	<b>Refund</b>	<b>44</b> If line 43 is more than line 38, subtract line 38 from line 43. This is the amount you <b>overpaid</b> .  <b>45a</b> Amount of line 44 you want <b>refunded to you</b> .  ► b Routing number <input type="text"/> ► c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings ► d Account number <input type="text"/>	44 539 56 45a 539 56	
	<b>Amount you owe</b>	<b>46</b> Amount of line 44 you want <b>applied to your 2005 estimated tax</b> .  <b>47</b> <b>Amount you owe</b> . Subtract line 43 from line 38. For details on how to pay, see page 51.  <b>48</b> Estimated tax penalty (see page 51).	46 4120 56 47 4120 56 48 4120 56	
	<b>Third party designee</b>	Do you want to allow another person to discuss this return with the IRS (see page 52)? <input type="checkbox"/> Yes. Complete the following. <input type="checkbox"/> No		
	<b>Sign here</b>	Designee's name ►	Phone no. ( )	Personal identification number (PIN) <input type="text"/>
Joint return? See page 18.	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
Keep a copy for your records.	Your signature	Date	Your occupation	Daytime phone number ( )
<b>Paid preparer's use only</b>	Preparer's signature ►	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
	Firm's name (or yours if self-employed), address, and ZIP code ►	EIN		
		Phone no. ( )		

Certificate Number: 00437-ILN-CC-005443693

### **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 18, 2008, at 4:15 o'clock PM MST,

Major L Bryant received from

Black Hills Children's Ranch, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 18, 2008

By /s/Rhonda Bossman

Name Rhonda Bossman

Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00437-ILN-CC-005443531

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 18, 2008, at 4:04 o'clock PM MST,

Sharon Bryant received from

Black Hills Children's Ranch, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 18, 2008 By /s/Vera Gell  
Name Vera Gell  
Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Bryant, Major L & Willis-Bryant, Sharon D

Debtor(s)

Case No.

Chapter 13

**DECLARATION REGARDING ELECTRONIC FILING**  
Signed by Debtor(s) or Corporate Representative  
**To Be Used When Filing over the Internet**

PART I - DECLARATION OF PETITIONER

A. To be completed in all cases.

Date: November 18, 2008

I (We) Major L. Bryant and Sharon D. Willis-Bryant, the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I (we) have given my (our) attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. I (we) consent to my (our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I (we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I (we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.

B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.

I (we) am (are) aware that I (we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I (we) understand the relief available under each such chapter; I (we) choose to proceed under chapter 7; and I (we) request relief in accordance with chapter 7.

C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.

I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.

Signature: Major L. Bryant  
(Debtor or Corporate Officer, Partner or Member)

Signature: Sharon D. Willis-Bryant  
(Joint Debtor)